

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF TENNESSEE
COOKEVILLE TENNESSEE DIVISION**

In re:

DANNY LANE KEYS
JANICE DIANE KEYS
Debtor(s)

Case No. 12-07578-RM2-13

Chapter 13 Trustee's Final Report and Account

Henry E. Hildebrand, III, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/17/2012.
- 2) The plan was confirmed on 12/26/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/28/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/02/2014.
- 5) The case was completed on 10/31/2014.
- 6) Number of months from filing to last payment: 26.
- 7) Number of months case was pending: 28.
- 8) Total value of assets abandoned by court order: \$25,000.00.
- 9) Total value of assets exempted: \$21,014.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

UST Form 101-13-FR-S (9/1/2009)

Receipts:

Total paid by or on behalf of the debtor	\$238,331.37
Less amount refunded to debtor	\$1,185.96

NET RECEIPTS:	\$237,145.41
----------------------	---------------------

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$182.00
Court Costs	\$25.00
Trustee Expenses & Compensation	\$8,773.48
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:	\$8,980.48
--	-------------------

Attorney fees paid and disclosed by debtor:	\$3,500.00
---	------------

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI INC	Unsecured	172.00	NA	NA	0.00	0.00
ALLSTATE INSURANCE CO	Unsecured	395.00	NA	NA	0.00	0.00
BANK OF AMERICA	Secured	NA	NA	NA	0.00	0.00
BANK OF AMERICA	Secured	NA	NA	NA	0.00	0.00
BECKETT AND LEE LLP	Unsecured	NA	2,010.29	2,010.29	2,010.29	0.00
CHARTER	Unsecured	230.00	NA	NA	0.00	0.00
CHARTER COMMUNICATIONS	Unsecured	141.00	NA	NA	0.00	0.00
CINGULAR	Unsecured	584.00	NA	NA	0.00	0.00
CIRCUIT COURT CLERK	Unsecured	330.00	NA	NA	0.00	0.00
CITY OF GATLINBURG AMBULANCE	Unsecured	479.00	479.82	0.00	0.00	0.00
COOKEVILLE REGIONAL MEDICAL C	Unsecured	NA	83.00	83.00	83.00	0.00
CREDIT PROTECTION ASSOC	Unsecured	141.00	NA	NA	0.00	0.00
CUMBERLAND COUNTY TENNESSEE	Priority	2,178.00	7,336.64	7,336.64	7,336.64	0.00
CUMBERLAND MEDICAL CENTER	Unsecured	388.00	768.40	0.00	0.00	0.00
CUMBERLAND RADIOLOGICAL GRO	Unsecured	61.00	248.00	0.00	0.00	0.00
DR GALLAGHER	Unsecured	1,085.39	NA	NA	0.00	0.00
DR VICKIE MOORE	Unsecured	100.00	NA	NA	0.00	0.00
DR WILLIAM GREY	Unsecured	2,000.00	NA	NA	0.00	0.00
DYCK ONEAL INC	Unsecured	2,629.80	NA	NA	0.00	0.00
FIRST NATIONAL ACCEPTANCE CO	Secured	NA	NA	NA	0.00	0.00
FIS	Unsecured	2,541.70	NA	NA	0.00	0.00
FORD MOTOR CREDIT	Unsecured	NA	NA	NA	0.00	0.00
FT SANDERS SEVIER MEDICAL	Unsecured	711.00	NA	NA	0.00	0.00
GLA COLLECTION CO	Unsecured	49.00	NA	NA	0.00	0.00
GLENN AND BEATRICE TERRY	Secured	8,250.00	0.00	8,250.00	8,250.00	0.00
GLENN AND BEATRICE TERRY	Secured	NA	675,000.00	189,750.00	189,750.00	0.00
HOWARD G PICK	Unsecured	NA	NA	NA	0.00	0.00
KELLY SIMS ESQ	Unsecured	2,000.28	NA	NA	0.00	0.00
KEN WILLIAMS	Unsecured	27,000.00	NA	NA	0.00	0.00
KENNETH AND ALMA WILLIAMS	Secured	NA	NA	NA	0.00	0.00
KNOXVILLE IMPATIENT PHYS	Unsecured	605.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
LANDO RESORTS	Secured	NA	NA	NA	0.00	0.00
LECONTE EMERGENCY DEPT	Unsecured	NA	25.00	0.00	0.00	0.00
LECONTE MEDICAL CENTER	Unsecured	NA	100.00	100.00	100.00	0.00
LECONTE MEDICAL CENTER	Unsecured	NA	100.00	100.00	100.00	0.00
LECONTE MEDICAL CENTER	Unsecured	NA	711.36	711.36	711.36	0.00
MIDLAND CREDIT MGMT	Unsecured	12,210.00	NA	NA	0.00	0.00
MOUNTAIN NATIONAL BANK	Unsecured	950.00	NA	NA	0.00	0.00
MOUNTAIN NATIONAL BANK	Secured	NA	NA	NA	0.00	0.00
OPTIMA RECOVERY SERVICES	Unsecured	50.00	NA	NA	0.00	0.00
PALM BEACH RESORT	Unsecured	6,000.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Unsecured	NA	281.19	281.19	281.19	0.00
REVENUE RECOVERY CORP	Unsecured	830.00	NA	NA	0.00	0.00
RICHARD ORPHIN JR AND NATALIE	Secured	25,000.00	NA	NA	0.00	0.00
RICK MILLER	Unsecured	17,799.87	NA	NA	0.00	0.00
TENNESSEE DEPARTMENT OF REVE	Unsecured	NA	1,984.71	1,984.71	1,984.71	0.00
TN DEPT REVENUE	Priority	10,000.00	2,061.39	2,061.39	2,061.39	0.00
TRI COUNTY COLLECTION	Unsecured	79.00	NA	NA	0.00	0.00
UNITED STATES TREASURY	Priority	NA	11,800.76	11,800.76	11,800.76	0.00
UNITED STATES TREASURY	Unsecured	NA	1,927.59	1,927.59	1,927.59	0.00
UNITED STATES TRUSTEE	Unsecured	NA	1,625.00	1,625.00	1,625.00	0.00
UNIVERSITY HEALTH SYSTEMS	Unsecured	NA	143.00	143.00	143.00	0.00
UNIVERSITY OF TN MEDICAL CTR	Unsecured	1,600.00	NA	NA	0.00	0.00
WESTGATE RESORTS	Secured	1,200.00	NA	NA	0.00	0.00
YELLOW BOOK	Unsecured	4,901.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$189,750.00	\$189,750.00	\$0.00
Mortgage Arrearage	\$8,250.00	\$8,250.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$198,000.00	\$198,000.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$21,198.79	\$21,198.79	\$0.00
TOTAL PRIORITY:	\$21,198.79	\$21,198.79	\$0.00
GENERAL UNSECURED PAYMENTS:	\$8,966.14	\$8,966.14	\$0.00

Disbursements:

Expenses of Administration	<u>\$8,980.48</u>
Disbursements to Creditors	<u>\$228,164.93</u>

TOTAL DISBURSEMENTS :	<u>\$237,145.41</u>
------------------------------	----------------------------

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/04/2014

By: /s/ Henry E. Hildebrand, III

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.